

IN RE:

ANDREW W. RYAN

Debtor(s)

Ronda J. Winnecour

Movant

vs.

No Repondents.

Case No.: 17-23598

Chapter 13

Related to: Document No. 69

ENTERED BY DEFAULT

ORDER OF COURT

AND NOW, this 21st day of December, 20 21, upon consideration of the **Chapter 13 Trustee's Motion for Discharge of Debtor and Approval of Trustee's Report of Receipts and Disbursements**, and following notice to the creditors and an opportunity to be heard, it is hereby **ORDERED, ADJUDGED** and **DECREED**, as follows:

(1). This Court finds that the Chapter 13 plan, as supplemented by any and all amendments, has been fully and finally completed.

(2). The debtor(s) is/are entitled to and shall receive a discharge in this case pursuant to Section 1328(a) of the Bankruptcy Code.

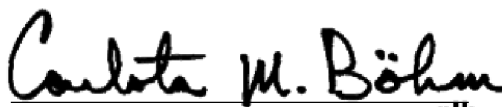
(3). To the extent not previously terminated, the wage attachment(s) issued in this case is/are immediately terminated and the debtor(s) shall serve a copy of this order on any affected employer(s).

(4). Property of the estate hereby reverts in the debtor(s). This reversion of property is free and clear of any and all claims or interests except as otherwise treated in the plan or in the Order confirming the Plan. All restrictions of the debtor(s)' use of the property of the estate is hereby terminated.

(5). Each and every creditor is bound by the provisions of the completed plan, whether or not the claim of such creditor is provided for in the Plan, and whether or not such creditor has objected to, has accepted or rejected the plan. All mortgage and other secured debts provided for by the Plan are hereby found to be cured of any and all monetary defaults as of the payment date for which the Trustee last made a distribution, and no additional interest, late fees or penalties may be assessed for time periods or payments due prior to that date.

(6). After all distribution checks have been negotiated or funds deposited into the Court's registry, the Trustee shall file UST Form 13-FR-S: Chapter 13 Standing Trustee's Final Report and Account (the "Final Report"). Upon submission of the Final Report, the Trustee is discharged from her duties in this case and the case will be closed.

BY THE COURT:



Carlota M. Böhm
Chief United States Bankruptcy Judge

FILED
12/21/21 12:00 pm
CLERK
U.S. BANKRUPTCY
COURT - WDPA

In re:
Andrew W. Ryan
Debtor

Case No. 17-23598-CMB
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0315-2
Date Rcvd: Dec 21, 2021

User: dpas
Form ID: pdf900

Page 1 of 3
Total Noticed: 25

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
++	Addresses marked '++' were redirected to the recipient's preferred mailing address pursuant to 11 U.S.C. § 342(f)/Fed. R. Bank. P. 2002(g)(4).
#	Addresses marked '#' were identified by the USPS National Change of Address system as requiring an update. While the notice was still deliverable, the notice recipient was advised to update its address with the court immediately.
##	Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The debtor's attorney or pro se debtor was advised that the specified notice was undeliverable.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Dec 23, 2021:

Recip ID	Recipient Name and Address
db	+ Andrew W. Ryan, 800 Alamae Lakes Road, Washington, PA 15301-9151
r	+ Christina Gouzdu, 2600 Middletown Commons, Suite 221, Fairmont, WV 26554-0168
14700726	+ Fifth Third Bank, PO Box 9013, Addison, Texas 75001-9013
15323569	Freedom Mortgage Corporation, 10500 Kincaid Drive, Fishers, IN 46037-9764
14688696	IC System, PO Box 64378, Saint Paul, MN 55164-0378
14758077	##+ PNC Bank, N.A., Boston Portfolio Advisors as Authorized, Agent for PNC Bank, N.A., 600 Corporate Drive, Suite 502, Fort Lauderdale, FL 33334-3662
14754597	+ RoundPoint Mortgage Servicing Corporation, 5016 Parkway Plaza Blvd, Suite 200, Charlotte, NC 28217-1930
14704541	Wells Fargo Bank N.A., d/b/a Wells Fargo Dealer Services, PO Box 19657, Irvine, CA 92623-9657
14698084	Wells Fargo Bank, N.A., Wells Fargo Education Financial Services, PO Box 10438, Mac F8235-02F, Des Moines, IA 50306-0438
14688700	+ Wells Fargo Dealer Services, Attn: Bankruptcy, Po Box 19657, Irvine, CA 92623-9657
14688701	+ Wells Fargo Education Fncl Svcs, Attn: Bankruptcy, Po Box 5185, Sioux Falls, SD 57117-5185
14688703	+ Weltweinreis, 965 Keynote Circle, Brooklyn Heights, OH 44131-1829

TOTAL: 12

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
14688690	+ Email/PDF: AIS.cocard.ebn@aisinfo.com	Dec 21 2021 23:21:45	Capital One, Attn: Bankruptcy, Po Box 30253, Salt Lake City, UT 84130-0253
14688692	+ Email/Text: mediamanagers@clientservices.com	Dec 21 2021 23:06:00	Client Services, 3451 Harry S Truman Blvd., Saint Charles, MO 63301-9816
14688693	+ Email/PDF: pa_dc_ed@navient.com	Dec 21 2021 23:21:46	Dept Of Ed/Navient, Attn: Claims Dept, P.O. Box 9635, Wilkes Barr, PA 18773-9635
14693116	Email/Text: mrdiscen@discover.com	Dec 21 2021 23:06:00	Discover Bank, Discover Products Inc, PO Box 3025, New Albany, OH 43054-3025
14688694	+ Email/Text: mrdiscen@discover.com	Dec 21 2021 23:06:00	Discover Financial, Po Box 3025, New Albany, OH 43054-3025
14688695	+ Email/Text: collectionbankruptcies.bancorp@53.com	Dec 21 2021 23:06:00	Fifth Third Bank, Attn: Bankruptch Department, 1830 E Paris Ave Se, Grand Rapids, MI 49546-8803
14688696	Email/Text: Bankruptcy@ICSystem.com	Dec 21 2021 23:06:00	IC System, PO Box 64378, Saint Paul, MN 55164-0378
14688691	Email/PDF: ais.chase.ebn@aisinfo.com	Dec 21 2021 23:21:45	Chase Card, Po Box 15298, Wilmington, DE 19850
14728693	Email/PDF: pa_dc_ed@navient.com	Dec 21 2021 23:21:35	Navient Solutions, LLC. on behalf of, Department

District/off: 0315-2

User: dpas

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14743837	Email/Text: Bankruptcy.Notices@pnc.com	Dec 21 2021 23:06:00	of Education Loan Services, PO BOX 9635, Wilkes-Barre, PA 18773-9635
14688697	Email/Text: Bankruptcy.Notices@pnc.com	Dec 21 2021 23:06:00	PNC Bank, N.A., PO Box 94982, Cleveland, OH 44101
14688698	Email/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com	Dec 21 2021 23:21:24	Pnc Bank, 2730 Liberty Ave, Pittsburgh, PA 15222
14689568	+ Email/PDF: rmscedi@recoverycorp.com	Dec 21 2021 23:21:24	Portfolio Recovery Associates, LLC, PO Box 12914, Norfolk, VA 23541
14688702	Email/Text: BKRMailOps@weltman.com	Dec 21 2021 23:06:00	PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
			Weltman, Weinberg & Reis, 3705 Marlene Drive, Grove City, OH 43123-8895

TOTAL: 14

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
cr		RoundPoint Mortgage Servicing Corporation
cr	*+	Freedom Mortgage Corporation, 10500 Kincaid Drive, Fishers, IN 46037-9764
cr	*+	PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
14704305	*P++	PORTFOLIO RECOVERY ASSOCIATES LLC, PO BOX 41067, NORFOLK VA 23541-1067, address filed with court, Portfolio Recovery Associates, LLC, POB 12914, Norfolk VA 23541
14688699	##+	Roundpoint Mtg, 5032 Parkway Plaza Blvd, Charlotte, NC 28217-1918

TOTAL: 1 Undeliverable, 3 Duplicate, 1 Out of date forwarding address

NOTICE CERTIFICATION

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Dec 23, 2021

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on December 21, 2021 at the address(es) listed below:

Name	Email Address
Brian Nicholas	on behalf of Creditor RoundPoint Mortgage Servicing Corporation bnicholas@kmlawgroup.com
Mario J. Hanyon	on behalf of Creditor Freedom Mortgage Corporation wbecf@brockandscott.com mario.hanyon@brockandscott.com
Matthew M. Brennan	on behalf of Debtor Andrew W. Ryan attorneymatthewbrennan@gmail.com
Office of the United States Trustee	ustpreion03.pi.ecf@usdoj.gov
Ronda J. Winnecour	cmecf@chapter13trusteedpa.com

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